

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on 9/13/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik Ernesto Tovar
15082 Manilla Drive
Draper, UT 84020

Viola Michelle Tovar
dba Vi's Child Care
15082 Manilla Drive
Draper, UT 84020

Case Number:
11-33388 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0985
xxx-xx-4244

Attorney for Debtor(s) (name and address):

David T. Berry
Berry & Tripp
5296 South Commerce Drive
Suite 200
Salt Lake City, UT 84107
Telephone number: (801) 265-0700

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Telephone number: (801) 596-2884

Meeting of Creditors

Date: **October 21, 2011**

Time: **10:00 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **1/19/12**

For a governmental unit (except as otherwise provided
in Fed. R. Bankr. P. 3002 (c)(1): **3/12/12**

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/20/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections

The debtor has filed a plan. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **11/29/11**, Time: **02:00 PM**, Location: **U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101**

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 9/29/11

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9L(12/10)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

B10 (Official Form 10) (04/10)

UNITED STATES BANKRUPTCY COURT District of Utah		PROOF OF CLAIM
Name of Debtor: Erik Ernesto Tovar Viola Michelle Tovar		Case Number: 11-33388
<small>NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.</small>		
Name of Creditor (the person or other entity to whom the debtor owes money or property):		<input type="checkbox"/> Check this box to indicate that this claim amends a previously filed claim.
Name and address where notices should be sent: Telephone number:		Strike any pre-printed text if incorrect AND type or print correct information
		Court Claim Number: _____ (If known)
Name and address where payment should be sent (if different from above): Telephone number:		5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount. Specify the priority of the claim. <input type="checkbox"/> Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B). <input type="checkbox"/> Wages, salaries, or commissions (up to \$11,725*) earned within 180 days before filing of the bankruptcy petition or cessation of the debtor's business, whichever is earlier - 11 U.S.C. §507 (a)(4). <input type="checkbox"/> Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). <input type="checkbox"/> Up to \$2,600* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). <input type="checkbox"/> Taxes or penalties owed to governmental units - 11 U.S.C. §507 (a)(8). <input type="checkbox"/> Other - Specify applicable paragraph of 11 U.S.C. §507 (a)(____). Amount entitled to priority: \$ _____ <small>*Amounts are subject to adjustment on 4/1/13 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.</small>
1. Amount of Claim as of Date Case Filed: \$ _____ If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4. If all or part of your claim is entitled to priority, complete item 5. <input type="checkbox"/> Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.		
2. Basis for Claim: _____ (See instruction #2 on reverse side.)		
3. Last four digits of any number by which creditor identifies debtor: _____ 3a. Debtor may have scheduled account as: _____ (See instruction #3a on reverse side.)		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information. Nature of property or right of setoff: <input type="checkbox"/> Real Estate <input type="checkbox"/> Motor Vehicle <input type="checkbox"/> Other Describe: Value of Property: \$ _____ Annual Interest Rate ____% Amount of arrearage and other charges as of time case filed included in secured claim, if any: \$ _____ Basis for perfection: _____ Amount of Secured Claim: \$ _____ Amount Unsecured: \$ _____		
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim. 7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.) DO NOT SEND ORIGINAL DOCUMENTS. ATTACHED DOCUMENTS MAY BE DESTROYED AFTER SCANNING. If the documents are not available, please explain:		FOR COURT USE ONLY
Date: _____ Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the creditor or other person authorized to file this claim and state address and telephone number if different from the notice address above. Attach copy of power of attorney, if any.		Please mail this claim form to: U.S. Bankruptcy Court 350 South Main St., Rm. 301 Salt Lake City, Utah 84101

B10 (Official Form 10) (04/10) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a).

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

INFORMATION

Debtor

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

Creditor

A creditor is the person, corporation, or other entity owed a debt by the debtor on the date of the bankruptcy filing. See 11 U.S.C. §101 (10)

Claim

A claim is the creditor's right to receive payment on a debt that was owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was filed.

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a lien.

Claim Entitled to Priority Under 11 U.S.C. §507(a)

Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 *et seq.*), and any applicable orders of the bankruptcy court.

Certificate of Service Page 5 of 6
 United States Bankruptcy Court
 District of Utah

In re:
 Erik Ernesto Tovar
 Viola Michelle Tovar
 Debtors

Case No. 11-33388-JTM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: dlq
 Form ID: rab9i

Page 1 of 2
 Total Noticed: 77

Date Rcvd: Sep 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2011.

db/jdb
 aty
 7901477 +Erik Ernesto Tovar, Viola Michelle Tovar, 15082 Manilla Drive, Draper, UT 84020-5114
 7901476 +David T. Berry, Berry & Tripp, 5296 South Commerce Drive, Suite 200,
 7901479 Salt Lake City, UT 84107-5337
 AT & T, PO Box 16720, Mesa, AZ 85211
 7901476 Applied Card Bank, PO Box 15809, Wilmington, DE 19850-5809
 7901479 Attorney General for United States, Michael B. Mukasey, 950 Pennsylvania Ave, NW, Room 4400,
 Washington, DC 20530-0001
 7901480 +Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100
 7901488 CCS Medical Reimbursement, 14255 49th St. N. Ste. 301, Clearwater, FL 33762-2813
 7901491 ++CHECK N GO, PO BOX 204, MASON OH 45040-0204
 (address filed with court: Check N Go, ATTN: Bankruptcy Dept., 5155 Financial Way,
 Mason, OH 45040)
 7901485 +Capital One, 12730 Kingston Ave., Chester, VA 23836-2700
 7901489 +Check City, 1296 E 3300 S, Salt Lake City, UT 84106-2502
 7901490 +Check Into Cash, 4085 W. 5415 S., Salt Lake City, UT 84118-4352
 7901492 +Chekline Inc, 3950 South Highland Drive, Salt Lake City, UT 84124-1615
 7901494 +Collection Bureau of America, PO Box 5013, Hayward, CA 94540-5013
 7901495 +Comcast, 752 Marshall Way, Layton, UT 84041-7278
 7901497 +Drive Financial Services, 8585 N Stemmons Fwy #1000N, Dallas, TX 75247-3851
 7901499 Edwin B. Parry, P.O. Box 25727, Salt Lake City, UT 84125-0727
 7901500 Empire Health Chioce Assurance Inc, PO BOX 8073, Middletown, NY 10940
 7901501 +Encore, PO Box 3330, Olathe, KS 66063-3330
 7901504 Home Depot, ATTN: Bankruptcy Department, PO Box 9100, Des Moines, IA 50368-9100
 7901503 +Home Depot, P.O. Box 6031, The Lakes, NV 88901-6031
 7901508 Intermountain Healthcare, Patient Financial Services, PO Box 410400,
 Salt Lake City, UT 84141-0400
 7901511 +Matheson Mortensen Olson & Jeppson +, 648 East 100 South, Salt Lake City, UT 84102-1584
 7901513 +Money Mart, 3180 S Washington Blvd, Ogden, UT 84401-3911
 7901516 NCO Financial, PO Box 15372, Wilmington, DE 19850-5372
 7901517 NCO Financial, 1054 White Rock Rd. Suite 250, Rancho Cordova, CA 95670
 7901518 +NCO Financial Systems, P.O. Box 15537, Wilmington, DE 19850-5537
 7901520 Nissan Motor Acceptance, PO Box 78132, Phoenix, AZ 85062-8132
 7901519 Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360
 7921085 Nissan Motor Acceptance Corporation, PO Box 660366, Dallas TX 75266-0366
 7901522 +Olympus Clinic, 4624 Holladay Blvd., Salt Lake City, UT 84117-5298
 7901524 +Preventive Pest Control, 8385 South Allen St. #134, Sandy, UT 84070-6434
 7901525 +Primary Children's Medical Center, 100 North Mario Capecchi Dr.,
 Salt Lake City, UT 84113-1100
 7901526 Questar Gas, P.O. Box 45840, Salt Lake City, UT 84139-0001
 7901528 +Rocky Mountain Power, PO Box 25308, Salt Lake City, UT 84125-0308
 7901532 SST Card Services, PO Box 23060, Columbus, GA 31902-3060
 7901478 Salt Lake County Treasurer, 2001 S. State St., #N1200, PO Box 410418,
 Salt Lake City UT 84141-0418
 7901530 +Shane Neff, PO BOX 17121, Wilmington, DE 19850-7121
 7901531 +Southeast Valley Veterinary Clinic, 10572 South 700 East, Sandy, UT 84070-0943
 7901533 +St Marks Family Medicine, 1250 E 3900 S Suite 260, Salt Lake City, UT 84124-1371
 7901534 +St Marks Hospital, PO BOX 740757, Cincinnati, OH 45274-0757
 7901536 +US Attorney, District of Utah, Brett L. Tolman, 185 South State St. #400,
 Salt Lake City, UT 84111-1552
 7901537 +US Bank, 888 East 4500 South, Salt Lake City, UT 84107-3050
 7901538 +Utah Imaging Associates, PO Box 2247, Indianapolis, IN 46206-2247
 7901540 +Vera Nielson, 347 Greener Hills Rd, Heber City, UT 84032-4230
 7901541 +Wasatch Pediatric Inc., 7138 Highland Drive Suite 102, Salt Lake City, UT 84121-3773
 7901542 +Western Intermountain Lithotripsy, Dept 91, PO Box 30015, Salt Lake City, UT 84130-0015
 7901543 +Western Urological, 4252 S Highland Dr. #200, Salt Lake City, UT 84124-2690
 7901544 +Yeates Law PLLC, Suite 200, 920 W Heritage Park Blvd, Layton, UT 84041-5645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
 +E-mail/Text: bnc@chl3kra.com Sep 30 2011 03:27:23 Kevin R. Anderson tr,
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
 7901481 EDI: HFC.COM Sep 30 2011 02:33:00 Beneficial National Bank USA, P.O. Box 15518,
 Wilmington, DE 19850-5518
 7901482 EDI: HFC.COM Sep 30 2011 02:33:00 Best Buy/Retail Services, PO Box 60148,
 City Of Industry, CA 91716-0148
 7901483 +E-mail/Text: banko@bonncoll.com Sep 30 2011 03:26:38 Bonneville Billing, PO Box 150621,
 Ogden, UT 84415-0621
 7901484 +E-mail/Text: banko@bonncoll.com Sep 30 2011 03:26:38 Bonneville Billing & Collections,
 PO Box 150621, Ogden, UT 84415-0621
 7901493 EDI: CITICORP.COM Sep 30 2011 02:33:00 Citi Cards, PO Box 6406, The Lakes, NV 88901
 7901486 +EDI: TSYS2.COM Sep 30 2011 02:33:00 Card Services, PO Box 8833, Wilmington, DE 19899-8833
 7901487 +EDI: RMSC.COM Sep 30 2011 02:33:00 Carecredit/GEMB, PO Box 981127, El Paso, TX 79998-1127
 7901496 +E-mail/Text: ben.rasmussen@draper.ut.us Sep 30 2011 03:29:40 Draper City Corporation,
 1020 East Pioneer Valley, Draper, UT 84020-4700

District/off: 1088-2

User: dlj
Form ID: rab9i

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Total Noticed: 77

Date Rcvd: Sep 29, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

7901502 E-mail/Text: bankruptcy@expressrecovery.com Sep 30 2011 03:29:51
Express Recovery Services Inc., PO Box 26415, Salt Lake City, UT 84126-0415
7901506 +EDI: HFC.COM Sep 30 2011 02:33:00 HSBC, 1441 Schilling PL, Salinas, CA 93901-4543
7901507 +EDI: HFC.COM Sep 30 2011 02:33:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
7901505 +EDI: HFC.COM Sep 30 2011 02:33:00 Household Finance, 636 Grand Regency Blvd,
Brandon, FL 33510-3942
7901509 +EDI: IRS.COM Sep 30 2011 02:33:00 Internal Revenue Service,
Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
7901510 +EDI: TSYS2.COM Sep 30 2011 02:33:00 Juniper Visa Card, PO BOX 13337,
Philadelphia, PA 19101-3337
7901512 +EDI: MERRICKBANK.COM Sep 30 2011 02:33:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
7901514 E-mail/Text: hlm@heartslc.com Sep 30 2011 03:27:21 Mountain West Cardiovascular,
1160 E. 3900 S. Ste. 2000, Salt Lake City, UT 84124-1236
7901515 E-mail/Text: bknotice@ncmlc.com Sep 30 2011 03:25:24 National Capital Mgmt.,
8245 Tournament Drive, Ste. 230, Memphis, TN 38125-1741
7901521 E-mail/Text: orsbankruptcy@utah.gov Sep 30 2011 03:23:33 Office of Recovery Services,
515 East 100 South, P.O. Box 45033, Salt Lake City, UT 84145-0033
7901523 +E-mail/Text: MHERNANDEZ@ABEOMED.COM Sep 30 2011 03:58:10 Pediatric Anesthesiologists,
100 Mario Capecchi Dr., Salt Lake City, UT 84113-1103
7901527 +EDI: RESURGENT.COM Sep 30 2011 02:33:00 Resurgent Capital Services, PO Box 10584,
Greenville, SC 29603-0584
7901529 EDI: BLINE.COM Sep 30 2011 02:33:00 Roundup Funding, MS 550, PO Box 91121,
Seattle, WA 98111-9221
7901535 +EDI: AISTMBL.COM Sep 30 2011 02:33:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
7901537 +EDI: USBANKARS.COM Sep 30 2011 02:33:00 US Bank, 888 East 4500 South,
Salt Lake City, UT 84107-3050
7901539 +EDI: UTAHTAXCOMM.COM Sep 30 2011 02:33:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-9000
7923768 EDI: ECAST.COM Sep 30 2011 02:33:00 eCAST Settlement Corporation assignee of,
USA NA/HOME DEPOT, POB 35480, Newark NJ 07193-5480
7923762 EDI: ECAST.COM Sep 30 2011 02:33:00 eCAST Settlement Corporation assignee of, Bank,
POB 35480, Newark NJ 07193-5480
7923766 EDI: ECAST.COM Sep 30 2011 02:33:00 eCAST Settlement Corporation assignee of, One Bank,
POB 35480, Newark NJ 07193-5480
7923764 EDI: ECAST.COM Sep 30 2011 02:33:00 eCAST Settlement Corporation assignee of,
Nevada and its Assigns, POB 35480, Newark NJ 07193-5480
7901498 EDI: ECAST.COM Sep 30 2011 02:33:00 eCast Settlement Corp., PO Box 35480,
Newark, NJ 07193-5480

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7923769* eCAST Settlement Corporation assignee of, USA NA/HOME DEPOT, POB 35480,
Newark NJ 07193-5480
7923765* eCAST Settlement Corporation assignee of, Nevada and its Assigns, POB 35480,
Newark NJ 07193-5480

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2011

Signature:

